

No. 244

ABSTRACT OF REPORTS
OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

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National Banks

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June 30, 1991

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Department of Commerce
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of Financial Institutions
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**Aggregate Resources and Liabilities of 104 State Banks and
3 Trust Companies, June 30, 1991, Compared with Report of
111 State Banks and 4 Trust Companies, June 30, 1990**
Figures In Thousands

RESOURCES	June 30, 1991	June 30, 1990	Decrease – Increase +
Cash and Banks.....	\$ 183,069	\$ 204,370	\$ 21,301 –
Securities.....	1,173,727	1,035,044	138,683 +
Funds Sold.....	117,350	136,319	18,969 –
Loans, Discounts & Leases.....	1,741,179*	1,718,490*	22,689 +
Assets Held in Trd. Accounts.....			
Premises, F&F.....	53,733	49,833	3,900 +
Other Real Estate.....	14,975	16,014	1,039 –
Other Assets.....	83,905	81,718	2,187 +
Deferred Losses.....			
	<u>\$3,367,938</u>	<u>\$3,241,788</u>	<u>\$126,150 +</u>
 LIABILITIES			
Total Deposits.....	\$2,932,004	\$2,815,273	\$116,731 +
Funds Purchased.....	64,914	58,536	6,378 +
Other Borrowed Funds.....	15,336	23,030	7,694 –
Mortgages & Leases.....	2,728	3,044	316 –
Other Liabilities.....	30,708	33,228	2,520 –
Total Liabilities.....	<u>\$3,045,690</u>	<u>\$2,933,111</u>	<u>\$112,579 +</u>
Sub. Notes & Debentures.....	349	353	4 –
Common Stock.....	73,694	71,446	2,248 +
Surplus.....	132,107	126,600	5,507 +
Undivided Prof. & Cap. Res.....	116,098	110,278	5,820 +
Deferred Losses.....			
	<u>\$3,367,938</u>	<u>\$3,241,788</u>	<u>\$126,150</u>
*After deduction of Loan Reserves.....	\$ 33,353	\$ 30,930	\$ 2,423 +

**Aggregate Resources and Liabilities of 41 National Banks and
1 Trust Company June 30, 1991, Compared with Report of
46 National Banks, June 30, 1990****
Figures In Thousands

RESOURCES	June 30, 1991	June 30, 1990	Decrease – Increase +
Cash and Banks.....	\$ 224,129	\$ 214,488	\$ 9,641 +
Securities.....	852,620	841,324	11,296 +
Funds Sold.....	584,536	733,824	149,288 –
Loans, Discounts & Leases.....	1,943,847*	1,820,680*	123,167 +
Assets Held in Trd. Acnts.....			
Premises, F&F.....	60,800	58,932	1,868 +
Other Real Estate.....	9,521	12,731	3,210 –
Other Assets.....	81,750	61,203	20,547 +
Deferred losses.....	164	1,309	1,145 –
	<u>\$3,757,367</u>	<u>\$3,744,491</u>	<u>\$ 12,876 +</u>
 LIABILITIES			
Total Deposits.....	\$3,183,118	\$3,206,722	\$ 23,604 –
Funds Purchased.....	208,406	175,145	33,261 +
Demand Notes.....	3,119	2,735	384 +
Other Borrowed Funds.....	16,397	22,434	6,037 –
Mortgages & Leases.....	3,380	6,011	2,631 –
Other Liabilities.....	48,562	52,100	3,538 –
Total Liabilities.....	<u>\$3,462,982</u>	<u>3,465,147</u>	<u>\$ 2,165 –</u>
Sub. Notes & Debentures.....	12,866	14,238	1,372 –
Preferred Stock.....	5,500	5,500	
Common Stock.....	90,480	89,087	1,393 +
Surplus.....	113,026	113,468	442 –
Undivided Prof. & Cap. Res.....	72,349	55,742	16,607 +
Deferred Losses.....	164	1,309	1,145 –
	<u>\$3,757,367</u>	<u>\$3,744,491</u>	<u>\$ 12,876 +</u>
*After deduction of Loan Reserves.....	\$ 38,479	\$ 36,629	1,850 +
Grand Total — All Banks in Montana.....	\$7,125,305	\$6,986,279	\$139,026 +
**Data relating to National Banks obtained from Montana National Banks			

BRANCH BANKS

First Bank Montana.....	Billings (1) Bozeman Butte Great Falls (2) Havre Helena Missoula (2) Miles City
First Interstate Bank of Kalispell.....	Cut Bank Great Falls
Farmers State Bank—Victor.....	Florence
Bitterroot Valley Bank—Lolo.....	Frenchtown
Norwest Bank Anaconda/Butte.....	Butte
Ronan State Bank.....	Pablo
Montana Bank.....	Baker Bozeman Butte Circle Forsyth Livingston Missoula Red Lodge Roundup Sidney Superior
Ruby Valley National Bank—Twin Bridges....	Sheridan

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1991	June 30, 1990	NATIONAL BANKS	June 30, 1991	June 30, 1990
Loans and Leases as Percentage of Total Assets.....	52.17%	53.45%	Loans and Leases as Percentage of Total Assets.....	52.22%	49.12%
Loans and Leases as Percentage of Total Deposits.....	60.52%	62.14%	Loans & Leases as Percentage of Total Deposits.....	62.28%	57.92%
Capital and Reserve a/c's as			Capital and Reserve a/c's as		
Percentage of Total Assets.....	10.45%	10.38%	Percentage of Total Assets.....	8.77%	8.36%
Capital and Reserve a/c's as			Capital and Reserve a/c's as		
Percentage of Total Deposits.....	12.13%	12.06%	Percentage of Total Deposits.....	10.46%	9.85%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee.....	Yellowstone Bank (1)
Anaconda.....	First Security Bank
Ashland.....	Cheyenne Western Bank (1)
Baker.....	The Bank of Baker
Belgrade.....	Valley Bank of Belgrade
Belt.....	Belt Valley Bank (1)
Big Fork.....	Flathead Bank
Big Sandy.....	Bank of Montana Big Sandy
Big Sky.....	Big Sky Western Bank
Big Timber.....	Citizens Bank & Trust Co. (1)
Billings.....	First Security Bank
	American Bank
	First Citizens Bank
	First Interstate Bank of Billings Heights
	First Interstate Bank of West Billings
	*Montana Bank (1)
	Western Bank
	Yellowstone Bank (1)
Boulder.....	First Boulder Valley Bank
Bozeman.....	First Citizens Bank of Bozeman (1)
	First Security Bank
	Inter-West Bank of Montana
Bridger.....	Bank of Bridger
Broadus.....	Powder River Bank (1)
Butte.....	1st Citizens Bank (1)
	Bank of Montana Butte
Cascade.....	Stockmens Bank (1)
Chester.....	Bank of Montana Chester
Chinook.....	Bank of Montana Chinook
Choteau.....	Citizens State Bank
Colstrip.....	First Interstate Bank
Columbus.....	The Yellowstone Bank (1)
Conrad.....	Farmers State Bank
	Bank of Montana Conrad
Culbertson.....	Culbertson State Bank (1)
Deer Lodge.....	First Security Bank
	Peoples Bank of Deer Lodge
Denton.....	Farmers State Bank (1)
Dillon.....	State Bank & Trust Co.
Dutton.....	Dutton State Bank
Ennis.....	First Madison Valley Bank
Fairview.....	Fairview Bank
Forsyth.....	First State Bank of Forsyth
Fort Benton.....	First State Bank of Fort Benton
Froid.....	First State Bank (1)
Glasgow.....	Bank of Montana Glasgow
	Valley Bank of Glasgow
Glendive.....	First Fidelity Bank
Great Falls.....	Bank of Montana
	Bank of Montana Eastside
	Bank of Montana Village
	TrustCorp
Hamilton.....	Citizens State Bank
	Ravalli County Bank (1)
Hardin.....	First Interstate Bank
	Little Horn State Bank
Harlem.....	Security State Bank
Havre.....	Bank of Montana Havre
	First Security Bank (1)
Helena.....	Bank of Montana Helena
	First Security Bank (1)
	Norwest Capital Management & Trust Co.
	Valley Bank of Helena
Jordan.....	Garfield County Bank
Kalispell.....	First Security Bank
	Valley Bank
Laurel.....	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown.....	Bank of Montana Lewistown
Lincoln.....	First Bank of Lincoln

Livingston.....	First Security Bank (1)
Lolo.....	Bitterroot Valley Bank
Malta.....	First Security Bank (1)
	First State Bank (1)
Manhattan.....	Manhattan State Bank
Miles City.....	First Interstate Bank
	First Security Bank & Trust Co.
Missoula.....	First Security Bank (1)
	Bank of Montana Missoula
	Pension Trust Co.
Philipsburg.....	Flint Creek Valley Bank (1)
Plentywood.....	Security State Bank
Polson.....	First Citizens Bank (1)
	Security State Bank & Trust Co. (1)
Poplar.....	Traders State Bank
Ronan.....	Ronan State Bank (1)
	Valley Bank of Ronan (1)
Roundup.....	First Security Bank
Rudyard.....	Bank of Montana Rudyard
St. Ignatius.....	Lake County Bank (1)
Scobey.....	Citizens State Bank
Seeley Lake.....	First Valley Bank (1)
Shelby.....	First State Bank
	Bank of Montana Shelby
Sidney.....	1st United Bank (1)
Stanford.....	Basin State Bank
Stevensville.....	First State Bank
Terry.....	State Bank of Terry (1)
Thompson Falls.....	First State Bank of Thompson Falls
Three Forks.....	Security Bank of Three Forks
Townsend.....	State Bank of Townsend (1)
Valier.....	Bank of Montana Valier
Victor.....	Farmers State Bank (1)
W. Yellowstone.....	First Security Bank
Whitefish.....	Mountain Bank
Whitehall.....	Whitehall State Bank
Worden.....	Farmers State Bank (1)

(1) Members Federal Reserve Bank
***Name Change 4/1/91**

MONTANA NATIONAL BANKS & TRUST COMPANY

Absarokee.....	United Bank of Absarokee, N.A.
Anaconda.....	Norwest Bank Anaconda-Butte, N.A.
Billings.....	First Bank Montana, N.A.
	First Interstate Bank of Billings, N.A.
	□First Trust Company of Montana
	Norwest Bank Billings, N.A.
Browning.....	Blackfeet National Bank
Chinook.....	Western Bank of Chinook, N.A.
Columbia Falls.....	First Citizens Bank, N.A.
Cut Bank.....	First National Bank of Cut Bank
Dillon.....	Norwest Bank Dillon, N.A.
Ekalaka.....	First National Bank
Eureka.....	First National Bank
Fairfield.....	First National Bank
Geraldine.....	First National Bank
Glasgow.....	First National Bank
Glendive.....	First National Bank
Great Falls.....	Norwest Bank Great Falls, N.A.
Harlowton.....	Continental National Bank
Helena.....	*Mountain West Bank of Helena, N.A.
	Norwest Bank Helena, N.A.
Hinsdale.....	First National Bank
Hysham.....	First National Bank
Kalispell.....	BankWest, N.A.
	First Interstate Bank of Kalispell, N.A.
	Norwest Bank Kalispell, N.A.
Lewistown.....	First National Bank of Lewistown
	Norwest Bank Lewistown, N.A.
Libby.....	First National Bank
Livingston.....	First National Bank
Missoula.....	First Interstate Bank of Missoula, N.A.
Plains.....	First National Bank
Plentywood.....	Montana National Bank
Red Lodge.....	United States National Bank
Richey.....	Richey National Bank
Sidney.....	The Richland National Bank & Trust
Twin Bridges.....	°Ruby Valley National Bank
Whitefish.....	First National Bank
White Sul. Sprgs.....	First National Bank
Wibaux.....	First National Bank & Trust
Wolf Point.....	Citizens First National Bank
	Western National Bank

°Name Change 1/1/91
***Mountain West Bank Helena, N.A., opened 2/4/91**
□Converted from State Charter 1/1/91

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